

Claims 1-59 are cancelled.

CLAIMS

60. A method for providing health awareness tools to end users comprising where financial cards and related financial card services are used as vehicles to convey said health awareness tools; where said health awareness tools comprise features comprising reminders, tips, or suggestions for any health-related topic, health-related preventive measure, medical check-up, medical exam, or medical procedure; where the opening of said accounts reflects the preferences, desires or consent of said cardholders to receive said features; or, in the case of said features being offered to existing cardholders, where said existing cardholders express preferences, desires or consent to receive said features, comprising:

- a. Providing prompts to said end users;
- b. Receiving end user data;
- c. Storing said end user data on a computer readable medium;
- d. Allowing said end users to perform transactions using said financial cards, resulting in transaction data;
- e. Storing said transaction data on a computer readable medium;
- f. Providing one or more said reminders, tips, or suggestions to said end users based on said prompts and said end user data; and,
- g. Providing financial card transaction statements to said end users based on said transaction data;

wherein said method comprises novel means and novel vehicles for providing and delivering health awareness tools; wherein said method comprises a method of marketing financial cards intended to attract new customers to the entity or entities offering said features; wherein said features serve as potentially life saving health preservation tools for end users; wherein the offering of said features actively demonstrates caring regarding the health and well-being of individuals by said entity or said entities to said cardholders, said potential cardholders, and the general public as well, thereby providing positive image enhancement and "halo effect" to said

entity or said entities offering said features; and wherein said features provide unique image and product differentiation to said entity or said entities offering said features in a crowded entity and product landscape.

61. The method of claim 60, further comprising including where said prompts comprise specific headings, questions, information, or guidelines that enable said cardholders to supply said cardholder data.
62. The method of claim 60, further comprising including where said prompts comprise specific headings, questions, information, or guidelines that have health related topicalities.
63. The method of claim 60, further comprising including where said reminders, tips, or suggestions comprise both health related and non-health related topicalities, and where said prompts comprise specific headings, questions, information, or guidelines comprising both health related and non-health related topicalities.
64. The method of claim 60, further comprising including where said reminders, tips, or suggestions comprise non-health related topicalities, and where said prompts comprise specific headings, questions, information, or guidelines that have non-health related topicalities.
65. The method of claim 60, further comprising including where said prompts comprise a means to allow said prompts to be added, modified, revised, or deleted.
66. The method of claim 60, further comprising including where said prompts comprise a means to allow said prompts to be added, modified, revised, or deleted by any party or parties deemed desirable, where said party or said parties comprise the issuing entity or entities, associated third party or parties, or end users.
67. The method of claim 60, further comprising including where said prompts are relayed via any communicative embodiment.
68. The method of claim 60, further comprising including where said prompts are provided to said cardholders either directly by said entity or said entities, or indirectly via a third party or third parties, where said third party or said third

parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity or said entities.

69. The method of claim 60, further comprising including where said cardholder data comprises basic cardholder information.
70. The method of claim 60, further comprising including where said cardholder data comprises cardholder preferences information.
71. The method of claim 60, further comprising including where said cardholder data comprises a means to allow said cardholder data to be added, modified, revised, or deleted.
72. The method of claim 60, further comprising including where said cardholder data comprises a means to allow said cardholder data to be added, modified, revised, or deleted by any party or parties deemed desirable, where said party or said parties comprise the issuing entity or entities, associated third party or parties, or end users.
73. The method of claim 60, further comprising including where said cardholder data is provided to said entity or said entities either directly from said cardholders, or indirectly from said cardholders via a third party or third parties, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity or said entities.
74. The method of claim 60, further comprising including where said cardholder data is relayed via any communicative embodiment.
75. The method of claim 60, further comprising including where said reminders, tips, or suggestions are automatic, general, or non cardholder-specific in nature, and do not comprise basic cardholder information or cardholder preferences information.
76. The method of claim 60, further comprising including where said reminders, tips, or suggestions comprise basic cardholder information to tailor said reminders, tips, or suggestions to said cardholders.
77. The method of claim 60, further comprising including where said reminders, tips, or suggestions comprise cardholder preferences information that enables said cardholders to select, customize or tailor any or all aspects of said reminders, tips,

or suggestions comprising parameters, content, text, etc, where the end results comprise the preferences or desires of said cardholders.

- 451
78. The method of claim 60, further comprising including where said reminders, tips, or suggestions comprise any permutation or combination of: reminders, tips, or suggestions that are automatic, general, or non-cardholder specific in nature, and do not comprise basic cardholder information or cardholder preferences information; reminders, tips, or suggestions that comprise basic cardholder information to tailor said reminders, tips, or suggestions to said cardholders; or reminders, tips, or suggestions that comprise cardholder preferences information that enables said cardholders to select, customize or tailor any or all aspects of said reminders, tips, or suggestions comprising parameters, content, text, etc, where the end results comprise the preferences or desires of said cardholders.
79. The method of claim 60, further comprising including where said reminders, tips or suggestions enable said cardholders to acknowledge the receipt of said reminders, tips or suggestions.
80. The method of claim 60, further comprising including where said reminders, tips, or suggestions comprise any communicative embodiment.
81. The method of claim 60, further comprising including where said financial card transaction statements comprise any communicative embodiment.
82. The method of claim 60, further comprising including where said reminders, tips, or suggestions appear directly on said financial card transaction statements.
83. The method of claim 60, further comprising including where said reminders, tips, or suggestions appear directly on said financial card transaction statements, where said reminders, tips, or suggestions are detachable from said financial card transaction statements by a perforation, or by any other means that allows for separation, where portion comprising said reminders, tips, and suggestions may be removed from and stored separately from the transaction portion of said financial card transaction statements.
84. The method of claim 60, further comprising including where said reminders, tips, or suggestions do not appear directly on said financial card transaction statements

but where said reminders, tips, or suggestions comprise separate items in the financial card transaction statement enclosures.

85. The method of claim 60, further comprising including where said reminders, tips, or suggestions are provided to said cardholders independently of said financial card transaction statements or financial card transaction statement enclosures.
86. The method of claim 60, further comprising including where said reminders, tips, or suggestions are provided directly by said entity or said entities to said cardholders, or where said reminders, tips, or suggestions are provided to said cardholders indirectly via a third party or third parties, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity or said entities.
87. The method of claim 60, further comprising including where any party or parties deemed desirable may select the communicative embodiments of said reminders, tips, or suggestions and/or said financial card statements, where said party or said parties comprise the issuing entity or entities, associated third party or parties, or end users.
88. The method of claim 60, further comprising including where said reminders, tips, or suggestions and said financial card transaction statements comprise identical, similar or different communicative embodiments.
89. The method of claim 60, further comprising including where said reminders, tips, or suggestions and/or said financial card transaction statements, either combined, separately, or both, may be sent in a plurality of communications using identical, similar, or different communicative embodiments, further comprising including where each of the said plurality of communications using identical, similar, or different communicative embodiments comprises any combination or permutation of identical, similar, or different content.
90. The method of claim 60, further comprising including where said method comprises disclaimers.
91. The method of claim 60, further comprising including where said method comprises a method for marketing products or services other than said financial cards; where said cardholders comprise end users that are not cardholders; where

said accounts comprise accounts for products or services other than said financial cards; where said transactions comprise consumption of products or services other than said financial cards; and where said financial card transaction statements comprise account statements, transaction statements or billing statements that are unrelated to said financial cards; and, where said reminders, tips, or suggestions comprise either specifically health related topicalities, or a combination of health related and non-health related topicalities.

421
92. The method of claim 60, further comprising including where said method comprises a method for marketing products or services other than said financial cards; where said cardholders comprise end users that are not cardholders; where said accounts comprise accounts for products or services other than said financial cards; where said transactions comprise consumption of products or services other than said financial cards; and where said financial card transaction statements comprise account statements, transaction statements or billing statements that are unrelated to said financial cards; and, where said reminders, tips, or suggestions comprise specifically non-health related topicalities.

93. The method of claim 60, further comprising including where said method of marketing financial cards comprises providing said features to said general public; where said general public does not perform said transactions using said financial cards; where said general public is not provided with said financial card transaction statements; where said general public is provided with said reminders, tips, or suggestions using the disclosed steps of said method relating to said reminders, tips, or suggestions; and, where said reminders, tips, or suggestions comprise either specifically health related topicalities, or a combination of health related and non-health related topicalities, where the offering of said reminders, tips, or suggestions comprise promotional literature to promote and advertise said entity or said entities to said general public, further comprising including where said promotional literature acts to promote and advertise the product offerings of said entity or said entities as well.

94. The method of claim 60, further comprising including where any or all method steps are performed either directly by said entity or said entities, or indirectly by a

third party or third parties, where said third party or said third parties are associated with, retained by, referred by, or linked via Internet or intranet with said entity or said entities, or by any combination or permutation of said entity/said entities and said third party/said third parties.

95. The method of claim 60, further comprising including where said entity or said entities directly, or indirectly via a third party or third parties where said third party or third parties may be associated with, retained by, referred by, or linked via Internet or intranet, provide financial disbursements comprising rebates to said cardholders, further comprising where said rebates are earmarked for any health related matters.
96. The method of claim 60, further comprising including where said entity or said entities directly, or indirectly via a third party or third parties where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet, provide memorials comprising memorials that enable cardholders to make acknowledgements or memorialize loved ones, where said memorials comprise monuments or websites, further comprising where said cardholders comprise said general public.
97. The method of claim 60, further comprising including where said entity or said entities directly, or indirectly via a third party or third parties where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet, provide assistance to said cardholder comprising setting up health appointments, examinations, and procedures with said cardholders' appointed health care professionals on behalf of said cardholders, using information provided by said cardholders.
98. The method of claim 60, further comprising including where said entity or said entities directly, or indirectly via a third party or third parties where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet, provide comprehensive information to said cardholders comprising information on any health related topic, further comprising where said cardholders comprise said general public.

99. The method of claim 60, further comprising including where said entity or entities directly, or indirectly via a third party or third parties where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet, provide health related mechanisms comprising means to assist or comfort cardholders, further comprising where said cardholders comprise said general public.
100. The method of claim 60, further comprising including where said financial cards bear personalized messages comprising dedications, acknowledgements, demonstrations of support, or memorials, and where said messages are personalized by said cardholders.
101. The method of claim 60, further comprising including where said entity or said entities provide reward programs comprising compensation for information leading to the arrest and conviction of perpetrators that are responsible for death or severe injury to said cardholders, further comprising where said cardholders comprise said general public.
102. The method of claim 60, further comprising including where said entity or said entities provide conduits of information comprising where interested parties may learn of details and reward information about deadly or severely injurious crimes against said cardholders, where said conduits comprise any communicative embodiment, further comprising where said cardholders comprise said general public.
103. A system for providing health awareness tools to end users comprising where financial cards and related financial card services are used as vehicles to convey said health awareness tools; where said health awareness tools comprise features comprising reminders, tips, or suggestions for any health-related topic, health-related preventive measure, medical check-up, medical exam, or medical procedure; where the opening of said accounts reflects the preferences, desires or consent of said cardholders to receive said features; or, in the case of said features being offered to existing cardholders, where said existing cardholders express preferences, desires or consent to receive said features, comprising:
- a. A means to provide prompts to said end users;

- 401
- b. A means to receive end user data;
 - c. A means to store said end user data on a computer readable medium;
 - d. A means to allow said end users to perform transactions using said financial cards, resulting in transaction data;
 - e. A means to store said transaction data on a computer readable medium;
 - f. A means to provide one or more said reminders, tips, or suggestions to said end users based on said prompts and said end user data; and,
 - g. A means to provide financial card transaction statements to said end users based on said transaction data;

wherein said system comprises novel means and novel vehicles for providing and delivering health awareness tools; wherein said system comprises a means to market financial cards intended to attract new customers to the entity or entities offering said features; wherein said features serve as potentially life saving health preservation tools for end users; wherein the offering of said features actively demonstrates caring regarding the health and well-being of individuals by said entity or said entities to said cardholders, said potential cardholders, and the general public as well, thereby providing positive image enhancement and "halo effect" to said entity or said entities offering said features; and wherein said features provide unique image and product differentiation to said entity or said entities offering said features in a crowded entity and product landscape.

104. The system of claim 103, further comprising means to include where said prompts comprise specific headings, questions, information, or guidelines that enable said cardholders to supply said cardholder data.
105. The system of claim 103, further comprising means to include where said prompts comprise specific headings, questions, information, or guidelines that have health related topicalities.
106. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions comprise both health related and non-health related topicalities, and where said prompts comprise specific headings, questions,

information, or guidelines comprising both health related and non-health related topicalities.

107. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions comprise non-health related topicalities, and where said prompts comprise specific headings, questions, information, or guidelines that have non-health related topicalities.
108. The system of claim 103, further comprising means to include where said prompts comprise a means to allow said prompts to be added, modified, revised, or deleted.
109. The system of claim 103, further comprising means to include where said prompts comprise a means to allow said prompts to be added, modified, revised, or deleted by any party or parties deemed desirable, where said party or said parties comprise the issuing entity or entities, associated third party or parties, or end users.
110. The system of claim 103, further comprising means to include where said prompts are relayed via any communicative embodiment.
111. The system of claim 103, further comprising means to include where said prompts are provided to said cardholders either directly by said entity or said entities, or indirectly via a third party or third parties, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity or said entities.
112. The system of claim 103, further comprising means to include where said cardholder data comprises basic cardholder information.
113. The system of claim 103, further comprising means to include where said cardholder data comprises cardholder preferences information.
114. The system of claim 103, further comprising means to include where said cardholder data comprises a means to allow said cardholder data to be added, modified, revised, or deleted.
115. The system of claim 103, further comprising means to include where said cardholder data comprises a means to allow said cardholder data to be added, modified, revised, or deleted by any party or parties deemed desirable, where said

party or said parties comprise the issuing entity or entities, associated third party or parties, or end users.

116. The system of claim 103, further comprising means to include where said cardholder data is provided to said entity or said entities either directly from said cardholders, or indirectly from said cardholders via a third party or third parties, where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity or said entities.
117. The system of claim 103, further comprising means to include where said cardholder data is relayed via any communicative embodiment.
118. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions are automatic, general, or non cardholder-specific in nature, and do not comprise basic cardholder information or cardholder preferences information.
119. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions comprise basic cardholder information to tailor said reminders, tips, or suggestions to said cardholders.
120. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions comprise cardholder preferences information that enables said cardholders to select, customize or tailor any or all aspects of said reminders, tips, or suggestions comprising parameters, content, text, etc, where the end results comprise the preferences or desires of said cardholders.
121. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions comprise any permutation or combination of: reminders, tips, or suggestions that are automatic, general, or non-cardholder specific in nature, and do not comprise basic cardholder information or cardholder preferences information; reminders, tips, or suggestions that comprise basic cardholder information to tailor said reminders, tips, or suggestions to said cardholders; or reminders, tips, or suggestions that comprise cardholder preferences information that enables said cardholders to select, customize or tailor any or all aspects of said reminders, tips, or suggestions comprising parameters,

content, text, etc, where the end results comprise the preferences or desires of said cardholders.

122. The system of claim 103, further comprising means to include where said reminders, tips or suggestions enable said cardholders to acknowledge the receipt of said reminders, tips or suggestions.
123. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions comprise any communicative embodiment.
124. The system of claim 103, further comprising means to include where said financial card transaction statements comprise any communicative embodiment.
125. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions appear directly on said financial card transaction statements.
126. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions appear directly on said financial card transaction statements, where said reminders, tips, or suggestions are detachable from said financial card transaction statements by a perforation, or by any other means that allows for separation, where portion comprising said reminders, tips, and suggestions may be removed from and stored separately from the transaction portion of said financial card transaction statements.
127. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions do not appear directly on said financial card transaction statements but where said reminders, tips, or suggestions comprise separate items in the financial card transaction statement enclosures.
128. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions are provided to said cardholders independently of said financial card transaction statements or financial card transaction statement enclosures.
129. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions are provided directly by said entity or said entities to said cardholders, or where said reminders, tips, or suggestions are provided to said cardholders indirectly via a third party or third parties, where said third party

or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet with said entity or said entities.

130. The system of claim 103, further comprising means to include where any party or parties deemed desirable may select the communicative embodiments of said reminders, tips, or suggestions and/or said financial card statements, where said party or said parties comprise the issuing entity or entities, associated third party or parties, or end users.
131. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions and said financial card transaction statements comprise identical, similar or different communicative embodiments.
132. The system of claim 103, further comprising means to include where said reminders, tips, or suggestions and/or said financial card transaction statements, either combined, separately, or both, may be sent in a plurality of communications using identical, similar, or different communicative embodiments, further comprising including where each of the said plurality of communications using identical, similar, or different communicative embodiments comprises any combination or permutation of identical, similar, or different content.
133. The system of claim 103, further comprising means to include where said system comprises disclaimers.
134. The system of claim 103, further comprising means to include where said system comprises a means to market products or services other than said financial cards; where said cardholders comprise end users that are not cardholders; where said accounts comprise accounts for products or services other than said financial cards; where said transactions comprise consumption of products or services other than said financial cards; and where said financial card transaction statements comprise account statements, transaction statements or billing statements that are unrelated to said financial cards; and, where said reminders, tips, or suggestions comprise either specifically health related topicalities, or a combination of health related and non-health related topicalities.
135. The system of claim 103, further comprising means to include where said system comprises a means to market products or services other than said financial

cards; where said cardholders comprise end users that are not cardholders; where said accounts comprise accounts for products or services other than said financial cards; where said transactions comprise consumption of products or services other than said financial cards; and where said financial card transaction statements comprise account statements, transaction statements or billing statements that are unrelated to said financial cards; and, where said reminders, tips, or suggestions comprise specifically non-health related topicalities.

136. The system of claim 103, further comprising means to include where said system of marketing financial cards comprises a means to provide said features to said general public; where said general public does not perform said transactions using said financial cards; where said general public is not provided with said financial card transaction statements; where said general public is provided with said reminders, tips, or suggestions using the disclosed steps of said system relating to said reminders, tips, or suggestions; and, where said reminders, tips, or suggestions comprise either specifically health related topicalities, or a combination of health related and non-health related topicalities, where the offering of said reminders, tips, or suggestions comprise promotional literature to promote and advertise said entity or said entities to said general public, further comprising including where said promotional literature acts to promote and advertise the product offerings of said entity or said entities as well.

137. The system of claim 103, further comprising means to include where any or all system steps are performed either directly by said entity or said entities, or indirectly by a third party or third parties, where said third party or said third parties are associated with, retained by, referred by, or linked via Internet or intranet with said entity or said entities, or by any combination or permutation of said entity/said entities and said third party/said third parties.

138. The system of claim 103, further comprising means to include where said entity or said entities directly, or indirectly via a third party or third parties where said third party or third parties may be associated with, retained by, referred by, or linked via Internet or intranet, provide financial disbursements comprising rebates

to said cardholders, further comprising where said rebates are earmarked for any health related matters.

139. The system of claim 103, further comprising means to include where said entity or said entities directly, or indirectly via a third party or third parties where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet, provide memorials comprising memorials that enable cardholders to make acknowledgements or memorialize loved ones, where said memorials comprise monuments or websites, further comprising where said cardholders comprise said general public.

140. The system of claim 103, further comprising means to include where said entity or said entities directly, or indirectly via a third party or third parties where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet, provide assistance to said cardholder comprising setting up health appointments, examinations, and procedures with said cardholders' appointed health care professionals on behalf of said cardholders, using information provided by said cardholders.

141. The system of claim 103, further comprising means to include where said entity or said entities directly, or indirectly via a third party or third parties where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet, provide comprehensive information to said cardholders comprising information on any health related topic, further comprising where said cardholders comprise said general public.

142. The system of claim 103, further comprising means to include where said entity or entities directly, or indirectly via a third party or third parties where said third party or said third parties may be associated with, retained by, referred by, or linked via Internet or intranet, provide health related mechanisms comprising means to assist or comfort cardholders, further comprising where said cardholders comprise said general public.

143. The system of claim 103, further comprising means to include where said financial cards bear personalized messages comprising dedications,

acknowledgements, demonstrations of support, or memorials, and where said messages are personalized by said cardholders.

144. The system of claim 103, further comprising means to include where said entity or said entities provide reward programs comprising compensation for information leading to the arrest and conviction of perpetrators that are responsible for death or severe injury to said cardholders, further comprising where said cardholders comprise said general public.

145. The system of claim 103, further comprising means to include where said entity or said entities provide conduits of information comprising where interested parties may learn of details and reward information about deadly or severely injurious crimes against said cardholders, where said conduits comprise any communicative embodiment, further comprising where said cardholders comprise said general public.

Dear Examiner Mhyre,

Once again, I owe you great thanks for the endless stream of assistance you have and continue to render.

Respectfully submitted,

Ronald Rosenberger
Ronald Rosenberger